

*This brochure supplement provides information about Craig A. Merz that supplements Royal Fund Management, LLC brochure. You should have received a copy of that brochure. Please contact Craig A. Merz, IAR if you did not receive Royal Fund Management, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Craig A. Merz is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Royal Fund Management, LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Craig A. Merz**  
Investment Adviser Representative

Royal Fund Management, LLC  
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## Item 2: Educational Background and Business Experience

**Name:** Craig A. Merz  
**Born:** 1968  
**CRD #:** 5360885

### Education Background and Professional Designations:

#### Education:

BA Business Management, Lynchburg College - 1991

#### Business Background:

01/2013 - Present	Investment Adviser Representative Royal Fund Management, LLC DBA Royal Fund Management
01/2011 - Present	President Merz Insurance Services, Inc.
06/2007 - 10/2012	Investment Adviser Representative Royal Fund Management, LLC DBA Royal Fund Management
01/2007 - 01/2011	Insurance Agent Sorensen Tax Advisory Group, Inc.
04/2005 - 01/2007	Real Estate Agent The Dream Team
01/2002 - 04/2005	Manager Houston's Restaurant

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

Craig A. Merz is a licensed insurance agent and the President of Merz Insurance Services, Inc. Craig A. Merz is also an independent precious metals advisor. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. SAG always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of SAG in their capacity as an insurance agent.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses, Craig A. Merz does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Royal Fund Management, LLC.

### **Item 6: Supervision**

As a representative of Royal Fund Management, LLC, Craig A. Merz works closely with his supervisor, Mark R. Sorensen, and all advice provided to clients is reviewed by the supervisor prior to implementation. Craig A. Merz's contact information is on the cover page of this disclosure document.